



# DISASTER PLANNING GUIDE

If catastrophe struck, would your family be ready? Taking simple steps today could save lives and prevent suffering later. Follow the tips and checklists in this special guide to protect your loved ones—whatever tomorrow brings.

**SAVE THIS  
SPECIAL  
SECTION!**

*Pull it out for  
future reference*

## 8 WAYS TO PREPARE NOW!

1. Set a family strategy
2. Pack vital supplies
3. Assemble a first aid kit
4. Practice hurricane safety
5. Map out escape routes
6. Review insurance policies
7. Safeguard documents
8. Make a home inventory

[www.libertymutualinsurance.com](http://www.libertymutualinsurance.com)

# PLAN YOUR FAMILY'S RESPONSE

PREVENT PANIC AND CONFUSION BY MAKING SURE EVERYONE KNOWS WHERE TO GO AND WHAT TO DO IN AN EMERGENCY.

**DO YOUR HOMEWORK.** Learn what disasters might affect your area and what warning systems are in place. Take first aid and CPR courses. All adults and teens should know how to shut off home utilities.

**CHECK IN AT SCHOOL.** Keep your contact info current, and find out how to release your child to someone of your choosing if you can't be there. Remember that phone lines might be overwhelmed during an emergency.

**PICK TWO MEETING SPOTS.** The first should be just outside your home for sudden events such as a house fire. The second should be outside your neighborhood, in case you can't get home or family members get separated.

**CHOOSE A CONTACT PERSON.** In a disaster, it's often easier to call across the country than across town. Ask someone out of state to coordinate communications. Family members should call this person to report their location.

**THINK AHEAD ABOUT EVACUATING.** Figure out where you could go, identifying various routes to several destinations in different directions. Ask friends and family about staying with them. (See "Evacuate Fast," *opposite*.)

➤ **MORE DISASTER PLANNING ADVICE** is available from the American Red Cross at [www.redcross.org](http://www.redcross.org) (click on Get Prepared) and from the Federal Emergency Management Agency at [www.fema.gov/areyouready](http://www.fema.gov/areyouready).



## STASH SUPPLIES

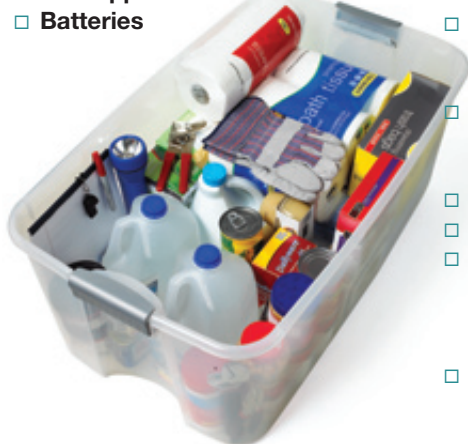
YOU CAN BUY AN EMERGENCY KIT OR ASSEMBLE YOUR OWN FROM THE LIST BELOW. KEEP EVERYTHING IN PROTECTIVE CONTAINERS, SUCH AS PLASTIC BOXES. IF YOU EVACUATE, TAKE THE KIT WITH YOU.

### REPLENISH FOR FRESHNESS

- ❑ **Water:** one gallon per person per day; enough to last three to seven days. Replace every three months.
- ❑ **Food:** enough to feed the whole family for three to seven days. Choose things that don't need cooling or cooking (canned foods, protein bars, etc.). Don't forget baby food and formula, if needed. Replace supply every six months.
- ❑ **Pet supplies:** food and water
- ❑ **Batteries**

### STOW UNTIL NEEDED

- ❑ **First aid kit** (see *right*)
- ❑ **Radios:** battery-operated AM/FM and weather radio with tone alert
- ❑ **Flashlights**
- ❑ **Blankets and clothes,** including sturdy shoes
- ❑ **Matches** in waterproof container
- ❑ **Tools:** wrench, pliers, work gloves
- ❑ **Eating gear:** nonelectric can opener, utensils, paper plates, paper towels
- ❑ **Hygiene items:** toilet paper, moist towelettes, etc.; diapers and other baby supplies, if needed
- ❑ **Backups:** extra charger for cell phone, spare set of house and car keys, extra eyeglasses
- ❑ **Cash or traveler's checks**
- ❑ **Pens and paper**
- ❑ **Cleaning supplies:** garbage bags, chlorine bleach to use as disinfectant (dilute one part bleach to nine parts water)
- ❑ **Whistle** to signal for help



## FIRST AID KIT

MEDICAL SUPPLIES SHOULD BE EASILY ACCESSIBLE IN YOUR EMERGENCY KIT.

- Reference book (such as *First Aid Fast* from the American Red Cross)
- Sterile gloves
- Soap and antibiotic towelettes
- Antibiotic ointment
- Burn ointment
- Adhesive bandages in several sizes
- Sterile gauze pads and wraps
- Scissors
- Tweezers
- Eye wash solution
- Thermometer
- Over-the-counter medicines, such as pain relievers, antacids and children's formulas
- Prescriptions (if your pharmacy will not provide an extra supply, pack a list of your family's medicines and dosages, along with doctor and pharmacy info)

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# BRACE FOR HURRICANES

HURRICANES CAUSE CATASTROPHIC DAMAGE ALONG COASTS AND SEVERAL HUNDRED MILES INLAND. THEY ALSO TRIGGER DEADLY FLOODS, TORNADOES, LANDSLIDES AND TORRENTIAL RAINS.

## BEFORE A STORM THREATENS

- **Reinforce structures.** Homes that meet or exceed current building codes for high-wind regions have a much greater chance of withstanding a hurricane. A housing inspector can offer advice for fortifying your home.
- **Consider flood insurance.** Standard homeowners policies do not provide coverage for floods. Talk to your Liberty Mutual representative about coverage through the federal government's flood insurance program. Don't wait. In most cases, there is a 30-day waiting period before coverage takes effect.
- **Do your chores.** Inspect existing hurricane shutters, install new ones or buy supplies for boarding up windows. Drill the holes ahead of time.
- **Plan for shelter.** In a house, identify a small interior room, closet or hallway on the lowest level where you can wait out a storm if you're not told to evacuate. Do not stay in a mobile home or high-rise during a hurricane.

## IF A STORM MAY BE HEADING YOUR WAY

- **Stay informed.** Follow weather and news reports. Obey evacuation orders.
- **Limit flying debris.** Move toys, garbage cans, patio furniture and other yard items into your house or garage.
- **Be ready.** Fill your car's gas tank. Fill the bathtub and large containers with water to use for cleaning and hygiene if you lose your water supply. Turn the refrigerator and freezer to their coldest settings and keep the doors closed as much as possible. Turn off propane tanks and, just before the storm, circuit breakers. Turn off utilities if instructed to do so.

## DURING THE STORM

- **Avoid using utilities.** Rely on battery-powered flashlights and lanterns. Don't use the telephone except in emergencies.
- **Stay in your shelter.** Close all interior doors and brace external doors. Keep curtains and blinds closed. Stay in your interior room, away from windows and glass doors. Lie under a sturdy object, if necessary.
- **Don't be fooled by the calm.** The worst part of the storm happens after the eye passes and the winds blow from the opposite direction. Be alert for tornadoes during and after hurricanes.

➤ **TO LEARN MORE** about hurricanes and other natural disasters, visit the National Weather Service at [www.nws.noaa.gov/safety.php](http://www.nws.noaa.gov/safety.php).



## EVACUATE FAST

A DISASTER COULD FORCE ANYONE TO LEAVE HOME. BE READY TO ACT.

- Keep a map in the car and your gas tank at least half full. If you don't have a car, decide *now* how you would get out.
- Bring your pets and your emergency supply kit.
- Take routes specified by officials. Shortcuts may be impassable.

DEPENDING ON THE SITUATION, YOU MIGHT HAVE DAYS OR ONLY MINUTES TO ESCAPE. DO WHAT TIME ALLOWS.

- If told to, turn off water, electricity and gas. (Never try to turn gas back on; a professional must do this.)
- Carry driver's licenses, emergency contact numbers, insurance cards, bank account info and other documents in a waterproof container.
- Make a reservation at a hotel or call friends or relatives you can stay with.
- Call or email your out-of-state family contact to say where you are going.
- Leave a note at home saying when you left and where you were headed.
- Depart early to avoid traffic jams.

## AFTER THE DISASTER

Report property damage to Liberty Mutual as soon as possible, and do what you can to prevent further damage. Claims teams are available 24/7.

➤ **CALL 800-2CLAIMS** or log on to [www.libertymutualinsurance.com](http://www.libertymutualinsurance.com) and click on Claims.



## PAPER TRAIL

Keep important documents in a fireproof safe or, even better, away from home in a secure location. “A safe-deposit box costs so little,” says Sue White, vice president and manager of Property Loss for Liberty Mutual. “That’s where I’ve got all of my documents.”

- Insurance policies
- Proof of residence (deed or lease)
- Birth and marriage certificates
- Passports
- Social Security cards
- Copy of driver’s licenses
- Bank and credit card information
- Wills, deeds and copies of recent tax returns
- Stocks and bonds
- Home inventory

## YOUR INSURANCE: LEARN THE INS & OUTS

Buying insurance isn’t enough. Preparing for a disaster includes understanding your policies. Coverage varies from state to state, so talk to your Liberty Mutual representative about your situation.

Steve Walsh, Liberty Mutual’s assistant vice president and director of Personal Property Product Management, suggests asking yourself these questions about your homeowners policy:

- **IS MY INFORMATION CURRENT?** Review policies periodically. Keep emergency contacts up-to-date, and notify your insurer if your mortgage company changes. Tell your agent about home renovations. “Otherwise the amount of your coverage may not be enough to rebuild,” Walsh says. Every five years, reappraise the belongings itemized in your policy (your scheduled personal property). These items may increase in value, but you are covered only for the amount recorded in your policy. Also consider a free replacement-cost analysis from your Liberty Mutual representative.
- **DO I HAVE REPLACEMENT COST VALUE COVERAGE?** This is recommended, though it costs slightly more. With Replacement Cost Value coverage, if a household item is destroyed, you can replace it with a new one. With Actual Cash Value coverage, you receive only the amount the item was worth when it was destroyed.
- **DOES MY HOUSE MEET CURRENT BUILDING AND WIRING CODES?** Codes are updated often, so a home doesn’t have to be old to be out-of-date. With law-and-ordinance coverage, your home will be brought up to current standards if you must rebuild.
- **DO I HAVE FLOOD INSURANCE?** This is not included in your regular policy. Talk to your Liberty Mutual representative about buying government-sponsored flood insurance.
- **DO I NEED EARTHQUAKE INSURANCE?** Homeowners insurance doesn’t cover quake losses unless you add an earthquake endorsement.\*
- **DO I UNDERSTAND MY DEDUCTIBLES?** They are listed on your policy declarations and vary across the country and depending on the limits you select. Some areas have a separate deductible for wind damage, which will be listed on your declarations.

\* Earthquake coverage is subject to underwriting acceptability.



## TAKE INVENTORY

If the worst happens and your home is destroyed, “the settlement of your claim will be 10 times faster if you have an inventory of your home,” says Sue White of Liberty Mutual.

As important as it is, the idea of recording everything you own can feel overwhelming. Here’s help:

- **KEEP IT SIMPLE.** Videotape your belongings while describing what they are, where you got them and their value, suggests Barry J. Izsak, president of the National Association of Professional Organizers. Don’t forget to shoot inside closets. Other good options: Take digital photos and store them on a CD, or use the computer program at Liberty Mutual’s website (look under the Tools heading at [www.libertymutualinsurance.com](http://www.libertymutualinsurance.com)).
- **WORK ROOM BY ROOM.** “You don’t need to get it done in one day,” Izsak says. “Keep at it, even if it takes several weekends.”
- **SHUN ALL-OR-NOTHING THINKING.** It’s OK if you’ve lost model numbers and receipts. The goal is to identify as many items as possible as best you can.
- **PROTECT THE RESULTS.** Store the inventory in a secure location away from home, preferably a safe-deposit box (see “Paper Trail,” above).
- **MAKE UPDATES.** Take stock at least every five years, and add any major purchases right away.